

1 an individual health insurance policy; and

2 WHEREAS, The National Conference of State Legislatures
3 reports that between the years 2000 and 2009, copayments for
4 insured workers have increased for specialty-tier drugs; and

5 WHEREAS, Medicare has used specialty tiers since 2006 to
6 help control prescription drug costs on behalf of taxpayers;
7 and

8 WHEREAS, Nationally, 11% of employers utilize a
9 coinsurance or percentage of the cost of fourth-tier or
10 specialty-tier prescription medications to help control the
11 cost of their prescription drug benefit plans; and

12 WHEREAS, Specialty-tier medications are often life-saving
13 drugs and include medications for chronic diseases, including
14 certain types of cancer, hemophilia, multiple sclerosis,
15 myositis, neuropathy, arthritis, human immunodeficiency virus,
16 and other diseases and disorders and do not have brand or
17 generic alternatives; and

18 WHEREAS, Step therapy is a strategy offered by employer
19 health plans and employer prescription drug plans to
20 incentivize plan participants to utilize lower cost generics or
21 preferred brand alternatives when available; and

1 WHEREAS, A specialty tier is a cost-sharing benefit
2 structure utilized by employer health plans for prescription
3 drugs that requires a consumer for any drug to pay a greater
4 cost than that which applies for a non-preferred brand name
5 drug; and

6 WHEREAS, Specialty tier benefit structures may place
7 financial burdens upon insured individuals with chronic health
8 care issues requiring prescription medication, and may lead to
9 decreased adherence or failure to take medications as
10 prescribed, that may result in acute incidents and negative
11 health outcomes such as doctor visits, emergency room visits,
12 and hospital stays that can be much more expensive; therefore,
13 be it

14 RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE
15 NINETY-SEVENTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that
16 the Department of Insurance shall (1) determine the impact a
17 designed benefit plan that implements coinsurance for
18 prescription medications has on individuals and employer
19 health plans; (2) study the availability of manufacturer
20 discounts and assistance plans to individuals and employers for
21 specialty-tier medications; (3) determine the percentage of
22 small group and large group health plans in this State
23 providing prescription drug benefits and identify plan options

1 used by employer health plans and individuals to assist them to
2 contain the costs of their specialty drug benefits; and (4)
3 identify and evaluate options for reducing any negative impacts
4 of cost sharing, coinsurance, and specialty-tier pricing; and
5 be it further

6 RESOLVED, That the Department of Insurance shall report to
7 the General Assembly on the first day of November, 2012 on its
8 findings, conclusions, and recommendations; and be it further

9 RESOLVED, That a suitable copy of this resolution be
10 delivered to the Director of Insurance."